



CERTIFICATE OF EXPRESS MAILING

EXPRESS MAIL Mailing Label Number EV529439976US

Date of Deposit: May 9, 2005

I hereby certify under 37 CFR 1.10 that this correspondence is being deposited with the United States Postal Service as "Express Mail Post Office to Addressee" with sufficient postage on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

Name: Melissa Schrader

Signature:

Melissa Schrader
Clifford Chance US LLP

Docket No. 3499-135

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: David Lawrence

Filed: October 30, 2001

Group Art Unit: 3624

Serial No: 10/021,124

Examiner: Narayanswamy Subramanian

For: RISK MANAGEMENT CLEARINGHOUSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND REQUEST FOR CONSIDERATION

Sir:

In response to the Final Office Action dated November 10, 2004, for which a three-month extension of time is enclosed herewith, please amend the above-identified patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 5 of this paper.